

Report No. 308
Abstract of Consolidated Statement of Condition of
All State Banking Institutions, Trust Companies and Bank of North Dakota
For Call March 31, 1999
(In thousands of Dollars)

Assets	96 State Banks	4 Trusts	Bank of North Dakota	Total Reporting	
Cash & balance due from depository institution:					
Noninterest-bearing balance and currency and coin	\$159,080	\$41	\$111,947	\$271,068	
Interest-bearing balances	\$44,859	\$2,546		\$47,405	
Securities	\$1,319,678	\$6,802	\$442,431	\$1,768,911	
Federal funds sold and securities purchased/agreements to sell	\$281,439		\$178,060	\$459,499	
Loans & lease financing receivables:					
Loans & leases, net of unearned income	\$3,014,434		\$868,459	\$3,882,893	
Less: Allowance for loan & lease losses	<u>\$53,744</u>		<u>\$19,215</u>	<u>\$72,959</u>	
Loans & leases, unearned income, allowances & reserve	\$2,960,690		\$849,244	\$3,809,934	
Trading Assets					
Premises & fixed assets (including capitalized leases)	\$81,445	\$469	\$2,749	\$84,663	
Other real estate owned	\$6,446	\$350	\$195	\$6,991	
Investments in unconsolidated subsidiaries & assoc. companies	\$110			\$110	
Intangible assets	\$2,207			\$2,207	
Other assets	<u>\$117,559</u>	<u>\$1,976</u>	<u>\$25,452</u>	<u>\$144,987</u>	
Total Assets	<u>\$4,973,513</u>	<u>\$12,184</u>	<u>\$1,610,078</u>	<u>\$6,595,775</u>	
Liabilities					
Deposits:					
In domestic offices	\$4,341,663		\$929,541	\$5,271,204	
Noninterest-bearing	\$456,191		\$101,373	\$557,564	
Interest-bearing	<u>\$3,885,472</u>		<u>\$828,168</u>	<u>\$4,713,640</u>	
Federal funds purch & secur sold under agreements to repurchase	\$40,982		\$298,574	\$339,556	
Demand notes issued to the US Treasury	\$1,073			\$1,073	
Other borrowed money	\$48,003	\$363	\$223,671	\$272,037	
Other liabilities	<u>\$60,874</u>	<u>\$2,360</u>	<u>\$10,602</u>	<u>\$73,836</u>	
Total Liabilities	\$4,492,595	\$2,723	\$1,462,388	\$5,957,706	
Equity Capital					
Perpetual preferred stock	\$500			\$500	
Common Stock	\$37,313	\$888	\$22,000	\$60,201	
Surplus	\$190,373	\$1,378	\$22,000	\$213,751	
Undivided profits & capital reserves	\$251,221	\$7,184	\$103,891	\$362,296	
Net unrealized holding gains (losses) on available for sale securities	<u>\$1,511</u>	<u>\$11</u>	<u>(\$201)</u>	<u>\$1,321</u>	
Total Equity Capital	<u>\$480,918</u>	<u>\$9,461</u>	<u>\$147,690</u>	<u>\$638,069</u>	
Total Liabilities and Equity Capital	<u>\$4,973,513</u>	<u>\$12,184</u>	<u>\$1,610,078</u>	<u>\$6,595,775</u>	
Average Ratios of State Banking Institutions	3/31/1999	12/31/1998	9/30/1998	6/30/1998	03/31/98
Total Capital/Reserves to Total Assets	10.64%	10.68%	11.01%	10.89%	10.73%
Total Capital to Total Deposits	11.08%	11.17%	11.70%	11.60%	11.15%
Total Loans to Total Assets	59.96%	60.80%	64.32%	64.69%	59.71%
Loan Valuation Res to Total Loans (Gross)	1.78%	1.72%	1.73%	1.72%	1.87%
Total Loans to Total Deposits	69.43%	70.51%	76.02%	76.74%	69.29%
Return on Assets (Annualized)	1.08%	1.11%	1.19%	1.22%	1.16%
Increase in Deposits 3-31-98 to 3-31-99	4.54%				
Increase in Loans 3-31-98 to 3-31-99	4.76%				
Increase in Total Assets 3-31-98 to 3-31-99	4.37%				